

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:  
MONICA CATRICE RAMEY

16-04123-CW1-13  
JUDGE CHARLES M WALKER  
Date: 08/03/21

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**THE DEADLINE FOR FILING A TIMELY RESPONSIVE STATEMENT IS 08/24/2021.**

**IF A STATEMENT OPPOSING THE TRUSTEE'S NOTICE OR MOTION IS TIMELY FILED, THE HEARING DATE WILL BE: 09/17/2021 AT 9:00 AM via Zoom video for Columbia; For details please see [www.tnmb.uscourts.gov](http://www.tnmb.uscourts.gov) .**

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**NOTICE OF FINAL CURE PAYMENT PURSUANT TO RULE 3002.1**  
**AND MOTION FOR AN ORDER DECLARING §1322(b)(5) CLAIM CURRENT AND DEFAULTS CURED**

The Trustee has filed a Notice of Final Cure Payment pursuant to Rule 3002.1, F.R.B.P. and has also filed a Motion for Order Declaring a §1322(b)(5) Claim Current and All Defaults Cured.

**YOUR RIGHTS MAY BE AFFECTED.** If you do not want the court to grant the attached motion or if you want the court to consider your views on the motion, then on or before the response date stated above, you or your attorney must:

1. File with the court your response or objection explaining your position. Please note: the Bankruptcy Court for the Middle District of Tennessee requires electronic filing. Any response objection you wish to file must be submitted electronically. To file electronically, you or your attorney must go to the court website and follow the instructions at: <https://ecf.tnmb.uscourts.gov>.

If you need assistance with Electronic Case Filing you may call the Bankruptcy Court at (615)736-5584. The Bankruptcy Court may be visited in person at: US Bankruptcy Court, 701 Broadway, 1st Floor, Nashville, TN (Monday - Friday, 8:00 A.M.- 4:00 P.M.).

2. Your response must state the deadline for filing response, the date of the scheduled hearing, and the motion to which you are responding .

If you file a statement that you do not agree with the Trustee's Notice before the deadline stated above , the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.** You may check whether a timely response has been filed by calling the Clerk's office at 615-736-5584 or viewing the case on the Court's web site at <[www.tnmb.uscourts.gov](http://www.tnmb.uscourts.gov)>.

If you do not file a statement as a supplement to the Proof of Claim that you DO NOT agree with the Trustee's Notice of Final Cure Payment, or you file a statement as a supplement to the Proof of Claim that you agree with the Trustee's Notice of Final Cure Payment , the Trustee will submit the attached Proposed Order for entry .

/s/ Henry E. Hildebrand, III  
HENRY E. HILDEBRAND, III  
CHAPTER 13 TRUSTEE  
P O BOX 340019  
NASHVILLE, TN 37203  
PHONE: 615-244-1101  
FAX: 615-242-3241  
pleadings@ch13nsh.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:  
MONICA CATRICE RAMEY

16-04123-CW1-13  
JUDGE CHARLES M WALKER  
8/3/2021

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
MOTION FOR AN ORDER DECLARING §1322(b)(5) CLAIM CURRENT AND DEFAULTS CURED**

Pursuant to Rule 3002.1(f) the Trustee has filed a Notice of Final Cure Payment and has requested an Order declaring that the §1322(b)(5) claim is current and all defaults have been cured.

**FAY SERVICING LLC  
P O BOX 814609  
DALLAS, TX 75381**

**FINAL CURE AMOUNT: (PREPETITION DEFAULT)**

Court Claim Number	15	Trustee's Claim Number	5
Account Number	xxxxxx7843		
Universal Claim Identifier			
Claim Asserted	\$1,074.40		
Claim Allowed	\$1,074.40		
Amount Paid By Trustee	\$1,074.40		

**ADDITIONAL POST PETITION ARREARAGE CURED:**

Court's Claim Number	15	Trustee's Claim Number	6
Date of Order Establishing Claim	September 27, 2016		
Claim Allowed:	\$0.00		
Amount Paid by Trustee:	\$0.00		

**MONTHLY ONGOING MORTGAGE PAYMENTS**

The Trustee has made post-petition payments to the creditor ("conduit"). The Trustee's records demonstrate that all post-petition payments have been made through the payment for **August 2021**. Attached to this Notice and Motion, is an accounting of all payments made by the Trustee on the post-confirmation "conduit" payments. The totals are listed below:

Court's Claim Number	15	Trustee's Claim Number	4
Post Petition			
Date of Claim	Sep 27, 2016		
Date of 1st Payment	September 30, 2016 for month Oct 2016		
Post Confirmation Payments	\$20,239.19		
Date of Last Payment	Jul 31, 2021 for month Aug 2021		

**THE TRUSTEE WILL CONTINUE TO MAKE ONGOING MORTGAGE PAYMENTS FOR SUBSEQUENT MONTHS PENDING THE COMPLETION OF THIS CASE.**

**DEBTOR MUST CONTINUE TO MAKE PLAN PAYMENTS TO THE TRUSTEE.**

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a statement indicating 1) whether it agrees that the default has been cured and 2) whether consistent with §1322(b)(2), the post-confirmation payments are current. If applicable, the statement shall itemize any required cure or post-confirmation amounts that the creditor contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the proof of claim.

This notice shall also constitute a motion by the Trustee for an order finding that the default has been cured and the post-confirmation payments are current. If the creditor files a notice that it agrees that the default has been cured and it agrees that the post-confirmation payments have been paid, the Trustee will submit an order finding that the default has been cured and the post-confirmation payments are current.

If the creditor files a statement that it disagrees with the Trustee's Notice and Motion of Final Cure Payment , the Trustee shall submit an order where the Court shall fix a hearing, establishing date, time and location, as required pursuant to Rule 3002.1 (h).

Dated:8/3/2021

Respectfully Submitted By:

/s/ Henry E. Hildebrand, III  
HENRY E. HILDEBRAND, III  
CHAPTER 13 TRUSTEE  
P O BOX 340019  
NASHVILLE, TN 37203  
PHONE: 615-244-1101  
FAX: 615-242-3241  
pleadings@ch13nsh.com

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**CERTIFICATE OF SERVICE**

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I hereby certify that a true and correct copy of the foregoing has been served by US Postal Service , postage prepaid on MONICA CATRICE RAMEY, 6895 Oak Hill Road, Lyles, TN 37098; and  
FAY SERVICING LLC P O BOX 814609, DALLAS, TX 75381  
RUBIN LUBLIN TN PLLC 119 SOUTH MAIN ST STE 500, MEMPHIS, TN 38103;  
RUBIN LUBIN TN PLLC, 119 S MAIN ST STE 500, MEMPHIS, TN 38103;  
REGISTERED AGENT SOLUTIONS INC, REGISTERED AGENT FOR FAY SERVICING, 992 DAVIDSON DR STE B, NASHVILLE, TN 372056;  
FAY SERVICING LLC, ATTN OFFICER, MANAGING OR GENERAL AGENT, 8001 WOODLAND CENTER BLVD STE 100, TAMPA, FL 33614;

on 08/03/2021 and electronically noticed to FLEXER LAW PLLC , and The Office of the United States Trustee , pursuant to Court's ECF delivery.

/s/Henry E. Hildebrand, III  
HENRY E. HILDEBRAND, III  
Standing Chapter 13 Trustee

**EXHIBIT TO PARAGRAPH 3 OF TRUSTEES MOTION**

MONICA CATRICE RAMEY

16-04123-CW1-13

**PAYMENTS ON CONTINUING POST PETITION MORTGAGE OBLIGATION**

Date of Payment	Creditor Name	Check Number	Amount
09/30/2016	CITIFINANCIAL SERVICING LLC	3639212	\$995.37
10/31/2016	CITIFINANCIAL SERVICING LLC	3647168	\$331.79
11/30/2016	CITIFINANCIAL SERVICING LLC	3655525	\$331.79
12/31/2016	CITIFINANCIAL SERVICING LLC	3663704	\$331.79
01/31/2017	CITIFINANCIAL SERVICING LLC	3672773	\$331.79
02/28/2017	CITIFINANCIAL SERVICING LLC	3680121	\$331.79
03/31/2017	CITIFINANCIAL SERVICING LLC	3687806	\$331.79
04/30/2017	CITIFINANCIAL SERVICING LLC	3695545	\$331.79
05/31/2017	CITIFINANCIAL SERVICING LLC	3703235	\$331.79
06/30/2017	CITIFINANCIAL SERVICING LLC	3711108	\$331.79
07/31/2017	CITIFINANCIAL SERVICING LLC	3718818	\$331.79
08/31/2017	CITIFINANCIAL SERVICING LLC	3726395	\$663.58
09/30/2017	CITIFINANCIAL SERVICING LLC	3733945	\$995.37
10/31/2017	CITIFINANCIAL SERVICING LLC	3741167	\$331.79
11/30/2017	CITIFINANCIAL SERVICING LLC	3748514	\$331.79
12/05/2017	CITIFINANCIAL SERVICING LLC	3733945	\$-995.37
12/31/2017	CITIFINANCIAL SERVICING LLC	3755761	\$1327.16
01/10/2018	CITIFINANCIAL SERVICING LLC	3741167	\$-331.79
01/31/2018	CITIFINANCIAL SERVICING LLC	3763965	\$663.58
02/09/2018	CITIFINANCIAL SERVICING LLC	3748514	\$-331.79
02/22/2018	CITIFINANCIAL SERVICING LLC	3763965	\$-663.58
02/28/2018	BAYVIEW LOAN SERVICING LLC	3770271	\$1327.16
03/31/2018	BAYVIEW LOAN SERVICING LLC	3777356	\$331.79
04/04/2018	CITIFINANCIAL SERVICING LLC	3755761	\$-1327.16
04/30/2018	BAYVIEW LOAN SERVICING LLC	3784629	\$1658.95
05/31/2018	BAYVIEW LOAN SERVICING LLC	3791924	\$331.79
06/30/2018	BAYVIEW LOAN SERVICING LLC	3798936	\$331.79
07/31/2018	BAYVIEW LOAN SERVICING LLC	3806242	\$331.79
08/31/2018	BAYVIEW LOAN SERVICING LLC	3813389	\$331.79
09/30/2018	BAYVIEW LOAN SERVICING LLC	3820565	\$331.79
10/31/2018	BAYVIEW LOAN SERVICING LLC	3827301	\$331.79
11/30/2018	FAY SERVICING LLC	3835844	\$331.79
12/31/2018	FAY SERVICING LLC	3843229	\$331.79
01/31/2019	FAY SERVICING LLC	3850702	\$331.79
02/28/2019	FAY SERVICING LLC	3857188	\$331.79
03/31/2019	FAY SERVICING LLC	3863875	\$331.79
04/30/2019	FAY SERVICING LLC	3870870	\$331.79
05/31/2019	FAY SERVICING LLC	3877788	\$331.79

07/31/2019	FAY SERVICING LLC	3891429	\$331.79
08/31/2019	FAY SERVICING LLC	3898278	\$331.79
09/30/2019	FAY SERVICING LLC	3905095	\$331.79
10/31/2019	FAY SERVICING LLC	3911826	\$331.79
11/30/2019	FAY SERVICING LLC	3918438	\$331.79
12/31/2019	FAY SERVICING LLC	3925279	\$331.79
01/31/2020	FAY SERVICING LLC	3932378	\$331.79
02/29/2020	FAY SERVICING LLC	3938562	\$331.79
03/31/2020	FAY SERVICING LLC	3945007	\$331.79
04/30/2020	FAY SERVICING LLC	3951578	\$331.79
05/31/2020	FAY SERVICING LLC	3958398	\$331.79
06/30/2020	FAY SERVICING LLC	3965113	\$331.79
07/31/2020	FAY SERVICING LLC	3971730	\$331.79
08/31/2020	FAY SERVICING LLC	3978276	\$331.79
09/30/2020	FAY SERVICING LLC	3984936	\$331.79
10/31/2020	FAY SERVICING LLC	3991338	\$331.79
11/30/2020	FAY SERVICING LLC	3997649	\$331.79
12/31/2020	FAY SERVICING LLC	4004188	\$331.79
01/31/2021	FAY SERVICING LLC	4010925	\$331.79
02/28/2021	FAY SERVICING LLC	4016720	\$331.79
03/31/2021	FAY SERVICING LLC	4022742	\$331.79
04/30/2021	FAY SERVICING LLC	4029091	\$331.79
05/31/2021	FAY SERVICING LLC	4035204	\$331.79
06/30/2021	FAY SERVICING LLC	4041228	\$331.79
07/31/2021	FAY SERVICING LLC	4047405	\$331.79

Total of Continuing Payments	\$20239.19
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**\*( Negative amounts represent a cancelled trustee payment)**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:  
MONICA CATRICE RAMEY

CASE 16-04123-CW1-13

**ORDER ESTABLISHING THAT PRECONFIRMATION DEFAULT HAS BEEN CURED AND THAT LONG TERM  
DEBT TREATED PER §1322(b)(5) IS CURRENT AFTER STATEMENT OF AGREEMENT OR NO RESPONSE**

It appearing to the Court, based upon the certification of the Trustee, as indicated by his electronic signature below, that the Trustee has filed a Notice of Final Cure Payment and has filed a motion requesting an order of the Court finding that the Notice of Final Cure Payment is accurate, the long term debt is current and all defaults have been cured; and that notice of the Trustee's request and an accounting of payments made by the Trustee was mailed to the debtor, debtor(s) counsel and the below listed creditors and that either no objection to the Trustee's request was raised, or a Statement was filed agreeing with the Trustee's Notice of Final Cure, it is

**ORDERED**, that the §1322(b)(5) claim listed below shall be deemed current and that all defaults in the claim (s) shall be deemed cured:

**FAY SERVICING LLC  
P O BOX 814609  
DALLAS, TX 75381**

**FINAL CURE AMOUNT: (PREPETITION DEFAULT)**

Court Claim Number	15	Trustee's Claim Number	5
Account Number	xxxxxxx7843		
Universal Claim Identifier			
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Claim Allowed:	\$0.00		
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## **MONTHLY ONGOING MORTGAGE PAYMENTS**

The Trustee has made post-petition payments to the creditor ("conduit"). The Trustee's records demonstrate that all post-petition payments have been made through the payment for **August 2021**. Attached to this Notice and Motion, is an accounting of all payments made by the Trustee on the post-confirmation "conduit" payments. The totals are listed below:

<b>Court's Claim Number</b>	<b>15</b>	<b>Trustee's Claim Number</b>	<b>4</b>
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### **Post Petition**

<b>Date of Claim</b>	<b>Sep 27, 2016</b>
<b>Date of 1st Payment</b>	<b>September 30, 2016 for month Oct 2016</b>
<b>Post Confirmation Payments</b>	<b>\$20,239.19</b>
<b>Date of Last Payment</b>	<b>Jul 31, 2021 for month Aug 2021</b>

**THE TRUSTEE WILL CONTINUE TO MAKE ONGOING MORTGAGE PAYMENTS FOR SUBSEQUENT MONTHS PENDING THE COMPLETION OF THIS CASE.**

**DEBTOR MUST CONTINUE TO MAKE PLAN PAYMENTS TO THE TRUSTEE.**

**ORDERED**, That this declaration that the long term obligation is current is made as of this date: **August 2021**

This order was signed and entered electronically  
as indicated at the top of the first page.

APPROVED BY:

/s/ Henry E. Hildebrand, III  
HENRY E. HILDEBRAND, III  
CHAPTER 13 TRUSTEE  
P O BOX 340019  
NASHVILLE, TN 37203  
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FAX: 615-242-3241  
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